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6 UNITED STATES DISTRICT COURT

7 FOR THE EASTERN DISTRICT OF CALIFORNIA

8
9 RENE ORTIZ; RYUN ORTIZ,

No. 2:23-cv-01456-TLN-SCR

10 Plaintiffs,

11 v.
ORDER

12 PORTFOLIO ROCOVERY
13 ASSOCIATION, LLC, et al.,

14 Defendants.

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16 Plaintiffs, proceeding without counsel, initiated the above captioned civil action against
17 Defendants. This matter was referred to a United States Magistrate Judge pursuant to 28 U.S.C. §
18 636(b)(1)(B) and Local Rule 302.

19 On May 21, 2024, the magistrate judge filed findings and recommendations which were
20 served on the parties, and which contained notice that any objections to the findings and
21 recommendations were to be filed within fourteen days. (ECF No. 125.) Plaintiffs filed
22 objections to the findings and recommendations, which to the Court considered. (ECF No. 131.)

23 The Court presumes that any findings of fact are correct. *See Orand v. United States*, 602
24 F.2d 207, 208 (9th Cir. 1979). The magistrate judge's conclusions of law are reviewed *de novo*.
25 *See Britt v. Simi Valley Unified School Dist.*, 708 F.2d 452, 454 (9th Cir. 1983). Having reviewed
26 the file, the Court finds the findings and recommendations to be supported by the record and by
27 the magistrate judge's analysis.

Accordingly, IT IS HEREBY ORDERED that:

1. The findings and recommendations, filed May 21, 2024 (ECF No. 125), are ADOPTED IN FULL;
 2. The Court GRANTS Defendant Experian PLC's Motion to Dismiss (ECF No. 78);
 3. The Court GRANTS Defendant Capitol One Bank USA Inc.'s Motion to Dismiss (ECF No. 85);
 4. This action is DISMISSED without leave to amend;
 5. The Court DENIES all other pending motions (ECF Nos. 124, 126, 128, 130, 132, 149, 151, 157, 162, 167, 168) as moot; and
 6. The Clerk of Court is directed to close this case.

Date: August 23, 2024

Troy L. Nunley